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solved to eat no more, and to give himself a martyr to the cause. Ignorant of the unrevealed possibilities of which Tanner was the prophet, the apostle of bran and water expected an early interview with the angel of death, and was rather disappointed at the end of three days to find nothing happening except some self-assertion of appetite, the sting of which brought a suggestion of sense, which said, "What better will it be if I die? Is it not better to live for what can be done, even if all cannot be accomplished?" Thus reasoning, the martyr came out of his seclusion and had something to eat, and henceforth became a moony talker about the battle which he had failed to organize.

The earliest example we can recall of his much vaunted gift in conversation was an evening at the hospitable Quincy home in Park street, Boston, where the hostess had gathered a large company, at fifty cents each, to hear an Alcott conversation and put a little money in the philosopher's pocket. The occasion was to be an illustration of conversation on the high plane of a conception formed by Mr. Alcott, and on which he had taken a patent under favor of the admiration of his friends. The lofty point of the new theory was, that in genuine conversation we speak by inspiration, and on this sky-piercing theory a large and brilliant company found Mr. Alcott impaled speechless. He stated the theory and restated it, but could get no farther, and seemed serenely happy at letting us see (at fifty cents apiece) that without inspiration no conversation was possible.

It was a point of the theory that apt inquiry from the disciple might serve to tap the master's inspiration. So Mr. Emerson, the most practical of fine dreamers, humbly casting eyes of beautiful discipleship up to the master on the tripod, sought by apt inquiry to tickle the great soul into talk, but absolutely without the slightest effect. The master was serenely indifferent to everything but the very small mouse which the new Mt. Sinai had brought forth, and we went our way without our money at the door, a concession cheerfully made to the most interesting of objects of charity.

It was soon enough, however, that Mr. Alcott got down from his theory and talked so readily, so fluently and freely and so simlessly to all ordinary purpose, that unless he had the whole occasion, it was hardly safe to get him started. Of his fine spirit, his beautiful simplicity and purity of character, his deep wisdom in things of the spirit, and his measurably conservative temper among radical thinkers who regarded him as a leader, there could be no doubt. But very much that he said rose so far into the air of vague speculation as to lose all value and even lack all interest, and there remains little result of his long and singular life, except a name as perhaps a Yankee Pythagoras, who, for some rare thoughts and fine words, will have the fame of a philosopher with very little philosophy to show for it. His practical daughter did a work and made a mark a hundred fold better and deeper than that of her speculative and unpractical father.

E. C. TOWNE.

### III.

#### THE PEOPLE'S BANKS.

EVERY impulse of the wage-earners of our country toward the promotion of thrifty habits among themselves, and also the well-meant assistance of those outside of the above classification in forming societies for this purpose, should meet with hearty encouragement. So the reference in the letter of Henry Melrose, in the July REVIEW, to postal savings banks, is timely. No doubt such a system of banking would be of great benefit to our workers; but without waiting for further legislation, they are themselves establishing banks in considerable numbers,

on a system already proved beneficial. I refer to the building and loan associations which are enjoying such a vogue at present. Just what has brought about this revival of interest in these institutions it would be interesting to inquire ; but without going into that, one can easily see the influence they exert over the habits and relations of working people.

A significant fact, perhaps not far removed from the distrust of corporations noted in the letter above referred to, is that these associations, in many instances, are made up, from their presiding officer to the last member registered, of working people. Much, I think, may be expected from the experience in conducting business enterprises which will in these societies be gained by men whose opportunities have naturally been limited. This is a good school in which to take lessons in the property-rights of the citizen and in commercial usages. These societies hold weekly meetings for receiving the payments of their members, and this union for a common purpose, the feeling of responsibility for the success of the enterprise, and the prospect of becoming a householder, are powerful levers to hold the members up to their work.

While societies of this kind prove so attractive to people of small incomes, and accomplish so much in improving their condition and adding to the number of homeowners, they will do much to increase that body of conservative, law-abiding citizens, which is the best fruit and the hope of a republic.

CHARLES B. GILLETTE.

#### IV.

##### WANTED—A TEST FOR PAUPERISM.

HUMAN nature is very much the same the world over, even down to those parasites upon society, the paupers. In France, as in England and in America, the question, What constitutes pauperism ? seems to be equally difficult of solution, and to present precisely the same difficulties in every case. The labor test was recently applied in France, with results unusually significant.

It is Pastor Theodore Monod who tells the story. The experiment was tried by an acquaintance of his, a gentleman of means and of wide business connections. He entered into an understanding with various head of business houses, manufacturers and others, by which they agreed to furnish three consecutive days employment at four francs a day, to any man who came to them with a letter from him. Four francs a day, being the highest price paid in Paris for unskilled labor, is, as Mr. Monod observes, "life assured, with dignity."

The student of this problem of pauperism then turned his attention to the street beggars. In eight months' time he was accosted by 727 sturdy beggars, every one of whom urged want of work as the cause of their mendicancy. To each applicant the offer was made of a letter which would insure him work ; he had but to present himself at a certain place at a certain hour to receive it, and to procure employment at four francs a day. More than half the number, 415, did not even apply for the letter. Of the remaining 312, 138 took the letter but did not present it, 156 received the letter, obtained employment, worked half a day, demanded their two francs, and departed to be seen no more. *Eighteen* out of the whole number, or a fraction less than one in forty, were still at work at the end of the three days. The conclusion was inevitable, after a trial extending over a long period and including hundreds of individuals, that in Paris, at least, not more than two and a half per cent. of able-bodied men who ask for alms are worthy of a moment's consideration.

This being measurably true in all large cities, the question arises, how are we